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STIC Search Report

EIC 3600

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TO: Carolyn Bleck
Location: Pk. 5, 7D20
Art Unit: 3626
Friday, August 13, 2004

Case Serial Number: 09/653384

From: Caryn Wesner-Early
Location: EIC 3600
PK5-Suite 804
Phone: 306-5967

caryn.wesner@uspto.gov

Search Notes

I marked a few things, but they're really kind of tangential to what you wanted. Still, maybe some of them will be somewhat helpful. If a modification or re-focus of this search is needed, please let me know.

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Name: Carolyn BleckEmployee Number: 79167 Phone: 3053481Art Unit or Office: 3626 Building & Room Number: 7D20Enter the case serial number (Required): 09/653384

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Class / Subclass(es) 705/2, 4Earliest Priority Filing Date: 9/1/2000

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Search Topic :

A computer system for:

- reviewing the historical payment patterns of a third party payer to a medical service provider,
- generating a net present value of a future payment by the TPP for the medical service provided based on the historical payment patterns of the TPP, and
- providing an indicator of the net present value of the medical service, wherein the indicator is a color (green for a patient who is profitable, red for a patient who is not profitable, orange or yellow for a patient who is break even).

I am looking for a system that **must have a third party payor** (insurance company, HMO, PPO, insurer). Basically, this system reviews the profitability of a patient (see Figure 6) to determine whether it is a good decision for a doctor to accept the patient into the practice based on the historical payment pattern of the TPP. The historical payment pattern is used because sometimes insurers do not pay claims or do not pay the entire claim. Thus, the invention allows the doctor to see right away whether or not the patient is likely to be a profitable patient.

Possible search areas: ratings of insurance companies – how long does it take them to pay a claim, resolve a claim, or turnaround payments to a provider?

Customer's satisfaction with insurance companies

Other terms for net present value: present value, present worth, npv